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L&A Case No. 10-92341

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH
CENTRAL DIVISION

In re:

Benjamin Millhouse Lightner,

Debtor.

Bankruptcy No. 11-20066 JTM

(a Chapter 7 case)

Filed Electronically

STIPULATION TO TERMINATE THE AUTOMATIC STAY ON MARCH 2, 2011

(Oral Argument Requested)

Deutsche Bank National Trust Company, as Trustee of the Home Equity Mortgage Loan Asset-Backed Trust Series SPMD 2001-C, Home Equity Mortgage Loan Asset-Backed Certificates, Series SPMD 2001-C under the Pooling and Servicing agreement dated Nov 1, 2004 ("Creditor"), by and through counsel, and Benjamin Millhouse Lightner, ("Debtor"), appearing *pro se*, hereby agrees to entry of the following Stipulation Regarding Motion for Relief from the

Automatic Stay. Creditor filed a Motion to Terminate the Automatic Stay on January 10, 2011. The *pro se* debtor filed an objection on January 28, 2011. The Chapter 7 Trustee did not object to the motion. OneWest Bank, FSB presently services this loan.

Creditor and Debtor now stipulate and agree that the automatic stay will terminate on March 2, 2011 as to the real property of the debtor located at 1722 West 8760 South, West Jordan, in Salt Lake County, Utah, and more particularly described as follows:

Lot 49, SHADY LAND SUBDIVISION, according to the official plat thereof, recorded in Book 94-8 of plats at Page 227, records of Salt Lake County.

Less and excepting:

Beginning at a point in the Westerly right of way line of Redwood Road, which point is 32.394 meters South 00°03'25" East from the Northeast Corner of said Lot 49, which point is also 16.154 meters perpendicularly distant Westerly from the centerline of said project; thence South 44°56'35" West 6.466 meters to the Southerly boundary line of said Lot 49 at a point 20.725 meters perpendicularly distant Westerly from said centerline at Engineer Station 1+300.743; thence Northeasterly 7.182 meters along the arc of a 4.572 meter radius curve to the left (Note: Chord to said curve bears North 44°56'35" East for a distance of 6.466 meters) to the point of beginning as shown on the official map of said project on file in the Office of the Utah Department of Transportation.

Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

It will be further ORDERED that Creditor, and/or its successors and assigns, is permitted to proceed, pursuant to applicable non-bankruptcy law, to exercise all of its legal remedies and rights, including any right of assesment of reasonable fees and costs as provided by contract or statute, against the above-described property; and,


It will be further ORDERED that Creditor and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification,

refinance agreement or other loan workout/loss mitigation agreement. Any such agreement shall be non-recourse unless included in a reaffirmation agreement. Creditor may contact the Debtors via telephone or written correspondence to offer such an agreement. This order shall be binding and effective despite any conversion of this bankruptcy case to a case under any other Chapter of Title 11 of the United States code.

Scanned Signature. It is hereby agreed to by the parties and ordered by the Court that the scanned signatures which appear on this order, which has been filed electronically, shall be deemed original signatures for all intents and purposes under the Federal Bankruptcy Code and Rules, Local Bankruptcy Rules, Bankruptcy Appellate Panel Rules and any other Federal or State Statute.

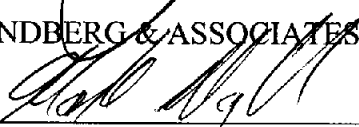
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Agreed and approved as to form and substance:

By 
Benjamin Milhouse Lightner
Pro Se Debtor

Dated: 02/09/2011

LUNDBERG & ASSOCIATES

By 
Mark Middlemas
Attorneys for Creditor

Dated: 2/9/11